

July 13, 2007

PUBLIC NOTICE # 2007-28

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- NAIC Uniform Property & Casualty Product Coding Matrix
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-4679	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	AIRCRAFT HULL AND LIABILITY	0
07-4680	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-4682	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
07-4690	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
07-4694	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	AFFINITY GROUP, SKILLED ARTISANS AND TECHNICIANS	
07-4695	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	AFFINITY GROUP, SKILLED ARTISANS AND TECHNICIANS	
07-4696	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	AFFINITY GROUP, SKILLED ARTISANS AND TECHNICIANS	
07-4697	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	AFFINITY GROUP, SKILLED ARTISANS AND TECHNICIANS	
07-4703	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	DIFFERENCE IN CONDITIONS (DIC)	
07-4702	0111	LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	COMMUNITY ASSOCIATION/EXECUTIVE LIABILITY NON FOR	0
07-4656	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
07-4654	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
07-4698	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE DEALERS	0
07-4659	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE	0
07-4657	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
07-4658	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
07-4681	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	0

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* If no % rate change is indicated, the amount has not yet been determined:

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-4692	3489	SOUTHERN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR-10-A	-1.2
07-4693	3489	SOUTHERN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
07-4664	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PUBLIC ENTITY MANAGEMENT LIABILITY	0
07-4665	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PUBLIC ENTITY MANAGEMENT LIABILITY	0
07-4655	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O FIDUCIARY LIABILITY	
07-4666	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PUBLIC ENTITY MANAGEMENT LIABILITY	0
07-4683	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - FIDUCIARY LIABILITY	
07-4691	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY	
07-4699	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0
07-4707	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE DEALERS	0
07-4700	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0
07-4708	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE DEALERS	0
07-4704	0781	ULICO CASUALTY COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	COMMERCIAL PACKAGE POLICIES	0
07-4660	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE	0
07-4701	0140	VETERINARY PET INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	RULE CHANGE	PET INSURANCE	0
32	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS						

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California Department of Insurance

Public Notice Filing Errata Report

July 13, 2007

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	07-3793	06/01/2007	Markel Insurance Company	Commercial Other Liability	Rate	Health & Fitness	-0.20%
Correct	07-3793	06/01/2007	Markel Insurance Company	Commercial Other Liability	Rule Change	Health & Fitness	-0.20%
Incorrect	07-3406	05/11/2007	Riverport Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form		0.00%
Correct	07-3406	05/11/2007	Riverport Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form	General Commercial	0.00%
Incorrect	07-3420	05/11/2007	Riverport Insurance Company	Commercial Other Liability	Both Rate and Form		0.00%
Correct	07-3420	05/11/2007	Riverport Insurance Company	Commercial Other Liability	Both Rate and Form	General Commercial	0.00%
Incorrect	07-3486	06/22/2007	Travelers Indemnity Company (The)	Commercial Other Liability	Forms	Umbrella/Excess	
Correct	07-3486	06/22/2007	Travelers Indemnity Company of Connecticut (The)	Commercial Other Liability	Forms	Umbrella/Excess	
Incorrect	07-4097	06/15/2007	United States Liability Insurance Company	Commercial Other Liability	Forms	Umbrella Excess	0.00%
Correct	07-4097	06/15/2007	United States Liability Insurance Company	Commercial Other Liability	Forms	Excess General Liability	0.00%
Incorrect	07-4417	07/06/2007	United States Liability Insurance Company	Personal Other Liability	Forms	Non-Profit D&O Liability Policy	0.00%
Correct	07-4417	07/06/2007	United States Liability Insurance Company	Commercial Other Liability	Forms	Non-Profit D&O Liability Policy	0.00%

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